NEEDED-M'ADOC

Former Sacretary of Treasury Says Banks Must Stop Deflation.

URGES TRADE WITH RUSSIA

Lays Immediate Fixing of German Indemnity Will Aid World Rehabilitation.

New York, Dec. 24.—(Special.)—William G. McAdoo, former secretary of the treasury, today issued a statement grains that the deflation of prices be brought to a close so that farmers and business in general could stop the tremendous losses now coming to them.

A more liberal credit policy, both by banks and government, was vigorously urged by the former secretary. Fixing the German indemnity immediately and resumption of trade with soviet Russia were urgently advocated by Mr. McAdoo.

sia were urgently advocated by Mr. McAdoo.

"As I see the situation, the country sannot look with indifference upon the distressing situation in which the farmers find themselves because of the itemendous shrinkare in the values of agricultural products. We cannot excesse inaction nor dismiss the matter with a mere observation that deflation is necessary, and that farmers must take their medicine along with the rest of the country. The farm industry is basic to the life of the nation, and possesses a superior claim to consideration, not alone because its prosperity is our best protection, but also because the farmer, by the very nature of his business, is more exposed to adverse influences and has less protection against them than any other class. The bulk of his crop matures at the same time and if placed upon the market at at once or in a short period he may sof realize even the cost of production.

Farmer Needs Credit.

"To have a chance to make a fair profit he must have credit to carry his

Farmer Needs Credit.

"To have a chance to make a fair profit he must have credit to carry his crop for a reasonable time. He must have ample, economical and prompt railroad transpertation to get his crop to market at the times when he can sell advantageously, and he must have sufficient convenient and reasonably cheap storage facilities for the conservation of his crop while waiting for a favorable market.

"It is in the highest degree to the interest of the poople as a whole that the farmers shall have these facilities and opportunities so that speculation and greed may not thrive on his mistoriane on the one hand, and that the sonaumer may not suffer from the execution of profiteers on the other.

"When colossal losses like those the farmers are now sustaining overtake them, every line of industry suffers, factories close, business shrinks, labor a thrown out of employment, and confidence is seriously shaken. We are already experiencing these unhappy consequences."

"Of course prices in the United States

meany experiencing these unhappy bensquenters.

"Of course prices in the United States could not be kept permanently on an administration of the second of t

"I am frank to say that I think that the policies thus far pursued with respect to credits have been too drastic, but whether or not I am right. I am sure that the situation should now be reviewed in the light of existing conditions. A more liberal policy about credits should be put into effect immediately. I think that the reserve bank rates could be prudently reduced, and that member banks could be safely encouraged to make leans on agricultural products and to business generally on reasonable lime to those who can give adequate security and that the whole situation would be beneficially affected by this procedure."

with the effort to prevent spec-a and the use of credit for pur-mot beneficial to the general in-but a wise discrimination should tercised, and certainly the pri-producer like the farmer should a forced to bear the brunt of the

sty producer like the farmer should is to forced to bear the brunt of the scrifices.

"In many parts of the country, especially in the agricultural districts, credit is almost entirely wanting and in many lines of legit. Imate business and industry great losses are being sustained because of the restriction of credits.

"The point I wish to impress is that effation has been carried so far and with such rapidity that we must now sconsider the situation, make an effort to prevent further distress and unfering, and bring about a revival of adustry and confidence.

"With this in view, we should make very effort to silmulate and enlarge are export trade. This is especially important to the farmers because aparticultural products. Surjournately 50 per cent. of our export rade represents agricultural products. Justinately 50 per cent. of our export rade represents agricultural products. Justinately 50 per cent. of our export rade represents agricultural products. Justinately 50 per cent. of our export rade represents agricultural products. Justinately 50 per cent. but have no redit, It is to our interest to supply that credit. I therefore think that the revival of the war finance corporation is highly desirable. I believe that it can exercise an immensely beneficial influence upon the export trade if it is operated on a sound and liberal scale. "The recent action of the league of nations at Geneva for the establishment of an international commission to consolidate the credits of some of the central European powers and utilize them in the purchase of American commodities, is an important step and offers a new opportunity for helpful aeratice by the war finance corporation.

Should Fix indemnity.

Should Fix indemnity.

"Every influence of this government should be promptly exerted to some a prompt determination of the mount of the German indemnity. So one as this question remains unstitled, it is undoubtedly true that here can be no economic rehabilitation of Germany and of the central sovers, and so long as this continues their credit and buying power is refused to a minimum.

"If the German indemnity were fixed to a minimum.

"If the German indemnity were fixed today it would enormously help the economic situation throughout the world, and an immediate market would be opened for American food, cotton and manufactured products which would not only relieve great suffering in Europe but redound to your young in Europe but redound to your young that the peace treaty was not ratified promptly, as this would have but an American representative on the reparations commission and would have enabled our government long since to have brought about a setlement of the German indemnity with benefit to the entire world.

Trade With Russia.

If have long been convinced that we ought to re-establish trade relations with Russia. It is not necessary to recognize the soviet government to do this. Why should we refuse to let people in distress in Russia or elsewhere buy our products, if they can pay for them, no matter what form of government they may choose for themselves? We have always stood for the right of peoples to determine their own form of government, and i must say that I have never been able to see any reason for our stand that we must not trade with Russia because we do not like or do not recognize her existing government. The opening up of Russian trade—and I am sure that it can be secomplished under conditions that will reasonably protect our citizens—would be very heightul to our business situation.

course, taxes ought to be read-and reduced. Last March I pub-



Philadelphia.—Here you see John W. Carter and his baggage. John just three years old. He arrived in Philadelphia on the S. S. Haverford from Liverpool, making the journey all alone, to join his father, Professor John S. Carter of Old Forge, Pa. Mrs. Carter became ill in England and sent John home alone. He was about the only person on the ship who didn't get seasick and as for heavy seas and high winds—

TINA'S CHRISTMAS

(By MRS. ISA PENTON.)

of our foaling debt. This could be pressure may be taken off of the pressure may be taken of the foating debt we billon dollars of the foating debt we billon dollars of the foating debt with the pressure of the same of the same

But Unwilling Heir to Million Resolutely Refuses to Play Santa Claus.

REASONS FOR HIS ACTION

Buzzard's Bay, Mass.—Rumors that Santa Claus has moved to Buzzard's Bay are all wrong.

The rumors grew from the publicity given Charles Garland's refusal to ac-

lecturing on his ideas without charging a cent.

It appears lawyers and courts are of the opinion that even though Garland won't accept the million for himself, he can't deny his wife and baby their share in it. Garland's wife spurns the money—but Garland says they'll let the baby decide for itself later on. I discussed this situation with him at his mother's farm here.

Garland is tall, slender, exceedingly quiet, reticent. You have to dig him. But he soon becomes interested if you are, and talks with the sincerity of the young idealist.

The state of the control of the cont

"Can't they see it is not what money will do, but what people will do for money!

"If it were not for money and the artificially-created need of it, people would mostly want to do right. There would be no need for welfare work, charity, the arrogant, patronising doling that exists today. How can I know what is best for you?"

Against Hiring Heip,
"Why not." I submitted, "use your million to feed and house the weak and helpless, the poor bables who cannot get milk at 22 cents the quart? A big farm—"

"A farm," he said, "would mean hiring people—which would destroy the very principle I most believe in."
"Then buy a one-man farm and do the work yourself," I suggested, "You could keep cows and give sway the milk to poor bables."

He nodded gravely,
"I have considered that plan," said he, "very seriously, I have not yet decided whether that plan or a plan to lay my ideas before people would do the most good."
"You consider a sort of uncompensated lecture tour?"
"Yes."
Gariand has decided to his own sat-

conspicious exception. Ratis and coal divisions rose substantial fractions, and equipments continued to strengthen on signs that the railway companies are about to enter the market for supplies. Oils, coppers and food issues were distinctly firm and Virginia-Carolina Chemical stood out among the specialties at a 4-point advance. Part of the rise was cancelled within the first haif hour, however, when Crucible Steel, Baldwin Locomotive and Mexican Petroleum developed a reactionary trend.

The closing was heavy. Sales approximated 600,000 shares.

CHICAGO LIVESTOCK.

Chicago, Dec. 24.—Cattle—Receipts, 3,000 head; beef steers strong sarly, closing stendy to weak; bulk of sales, \$10.50412.00; top, \$13.50; all other classes steady with vesterday's; compared with week ago, beef steers uneverly 75c to \$2 higher; mostly \$1 to \$150 higher; fat she stock 50c to \$2 higher; canners 50c higher; bulls steady to 25c lower; calves 50c to \$1 higher; stockers and feeders 50c higher.

Hogs—Receipts, 15,000 head; lights 30c to 40c higher; others mostly 15c to 25c higher than yesterday's average, but closing weak; top, \$10.35; bulk of sales, \$9.65610,20; pigs, 25c to 25c higher; bulk desirable 30 to 120-pound pigs, \$9.6569 10.20.

Sheep—Receipts, 2,000 head; not

16.20.
Sheep—Receipts, 2.000 head; not enough here to establish quotable basis; fat class look steady; no feeder sales; compared with week ago fat lambs and yearlings 75c to \$1 higher; aged sheep strong to 75c higher; yards closing early.

baby decide for light later on. I dismother's farm here.

Gariand is tall, slender, exceedingly quiet, reticent. You have to dig him. But he soon becomes interested if you are, and talks with the sincerity of the young idealist.

He repudiates all the "ista" and 'lisms, "saying he cannot subscribe to their fundamental belief—a system of carnings and wages.

"Pirst of all, why refuse this money," and I, when so much good could be done with it?"

"Because I am opposed to the idea that money and the thing money has come to mean are necessary or productive to happiness."

The total value of gold at the dispersal of the soviet government is approximately \$400,000,000 st the gold coin in the world. Respirts indicate that it would be held intact to be used as a political weapon against Rumania.

The remaining \$100,000,000 is the gold conniscated from the Rumanian government and now stored in Moscow. It a motley collection containg amoetic every sort of gold coin in the world. Respirts indicate that it would be held intact to be used as a political weapon against Rumania.

The remaining \$100,000,000 consists chiefly of Russian coins and gold builting to be used to be used as a political weapon against Rumania.

The remaining \$100,000,000 the store of tokens has lately sprung up within the soviets which differs but little from the normal money exchange, leading figures to 4d lower, were followed by decided general sag.

Conficago, Dec. 24.—Material setbacks in the price of wheat accompanied news looky that Argeptina was offering supplies to Europe at 7c a bushel under the soviets which differs but little from the normal money exchange, leading figures to 4d lower, were followed by a decided general sag.

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He nodded gravely.

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"You consider a sort of uncompensated lecture tour?"

"Yes."

"Yes."

"Garland has decided to his own satisfaction that he who has nothing of this world's goods may yet possess everything worth having.

All the same, I wish he'd take that million—if he really doen't want it—and scatter it this Christmas among the worthy poor who perish for lack of what he claims to scorn.

ALIENS TAUGHT CITIZENSHIP AT FACTORY



An Americanization school, probably the first of its kind, is the innovation recently installed by the Griffin Wheel Company, Chicago. There the company's foreign-born are taught American governmental ideals and enough of the English language to enable them to procure their citizenship papers. The movement is being fostered by the Americanization Committe of the Association of Commerce. On the ex-Three things that never become icanization Committee of the Association of Commerce. On the excess are taken promptly, believe that they will greatly relieve the nails in a collector's shoes and a lie School System.

COTTON IS RESTLESS AND FREEZING WEATHER RALLY IN STOCKS ADVANCES 5 TO 10 POINTS

points net higher while May advanced to 14.20c, or 25 points above last night's closing.

At a level 26 to 29 points up the market commenced to feel scattered selling, some of which evidently came from traders, who regarded the continued opposition of government officials to the revival of the war finance corporation as an unfavorable feature for cotton. At 11 o'dock prices were 1 point under to 3 points over the close of yesterday.

Covering by December shorts sent the price up to 14.92c during the middle of the morning, or 47 points net higher, but the last sale was at 14.83c. Later months were sustained by the strength of the near position during the forenon, selling about 27 to 32 points net higher with January touching 14.92c and March 14.89c. This met some seattered realizing by recent buyers for a preholiday raily, and the market was back to about last night's closing quotations shortly after midday with trading very quiet.

The afternon market was extremely quiet, the attention of brokers being fully occupied by the usual exchange of holiday greetings. January contracts held around 14.75c, or about 10 points net higher.

NEW ORLEANS COTTON.

net higher.

NEW ORLEANS COTTON.

New Orleans, Dec. 23.—Week-end covering by shorts caused a higher range of values in the cotton market today, the active months rising 20 to 34 points in the first half hour of trading. January went to 13.80c and July to 14.51c. While the market had much of a holiday appearance it was very steady.

During the second half of the session it was purely a holiday market with only small price changes. At 1:30 o'clock the list stock 5 to 9 points higher than the final prices of xesterday.

NEW ORLEANS COTTON FUTURES OPENING.

New Orleans, Dec. 24.—Cotton futures opened steady: January, 13.72c; March, 14.00c; May, 14.10c; July, 14.21c; October 14.51c.

NEW YORK COTTON PUTURES

OPENING.

New York Dec. 24.—Cotton futures opened steady: January, 14.50c; March, 14.70c. July, 14.20c; October, 14.95c.

OBITUARY CONFEDERATE VETERAN

PASSES TO HIS REWARD John T. Shipp, aged 76, Confederate veteran and ploneer resident of Chattahooga, passed away Friday morning at 1:30 c'clock at the home of his daughter. Mrs. J. F. Harris, 715 East Sixteenth street, after a brief ilineas, Mr. Shipp fought under Gen. Joe Wheeler and his leg was shot away in the battle of Branchville, S. C., on Peb. 22, 1865. He lived here most all his life. The body was removed to Wann's Surviving the deceased are two daughters, Mrs. Harris and Mrs. E. K. Lauter, of Atlanta; three sons, John, Henry and Harry; six brothers and four sisters.

Funeral services over the body of Mrs. A. T. Horine, aged 82, who died Friday afternoon at her home, 214 Chamberlain avenue, will be held from the residence Friday morning at 9 o'clock. The interment will take place in Forest Hills cemetery. Surviving the deceased are two sons, Victor C., of California, and Alonzo T., of Detroit, Mich.; two daughters, Misses Lillian and Beatrice, of this city; two brothers and two sisters. Mrs. Horine was a charter member of the English Lutheran church.

Benton, Dec. 24.—(Special.)—The last sad rites over the remains of W. F. Scarbrough, prominent citizen and business man, who died Monday from a stroke of paralysis, were held at his late home, four miles north of this place Thursday at 11 o'clock; interment followed in Clear Creek cemetery.

Mr. Scarbrough was one of Polk's most prominent citizens and was the owner of the Scarbrough mills, the owner of a fine farm and was one of the directors of the Benton Banking company.

Jack L. Lawson died early Friday morning at his home here. He is survived by six brothers and six sisters. He was a member of the Masonic fraternity and M. E. church at Cleveland. The body was prepared for burial by Wann's and will be sent Friday night to Cleveland. The funeral will be held at Union Grove church Sunday morning at 11.

GREENWOOD CEMETERY

SAID OF CHRISTMAS

I heard the bells on Christmas day
Their old familiar carols play,
And wild and sweet
The words repeat
Of peace on earth, good will to men!
—Longeflow.

For little children everywhere
A joyous season still we make;
We bring our preclous gifts to them
Even for the dear child Jesus' sake
—Phebe Cary.

guarrel cease;
Sing the song of great joy that the angels began.
Sing of glory to God and good will to We ring the bells and we raise the

strain,
We hang up garlands everywhere
And bid the tapers twinkle fair,
And feast and frolic, and then we ro
Back to the same old lives again,
—Susan Coolidge, Hark! the herald angels sing Glory to the newborn King; Peace on earth, and mercy mild, God and sinners reconciled, —Charley Wesley.

Has Used Chamberlain's Cough Remedy for Fifteen Years.

"We have used Chamberlain's Cough Remedy in our family during the past fifteen years. I have taken is myself and have given it to the children for coughs and colds, and have found it to be a culck cure for these complaints." writes Mrs. William C. Proffit, Pana, Ill.—(Adv.)

No. 18086. STATE OF TENNESSES. Chancery Court of Hamilton County. H. L. Cory

H. L. Cory

Ys.

Kentucky Colleries Corp., et al.

It appearing from allegations in complainant's amended bill which is aworn to, that the Kentucky Colleries Corp.

I. C. Hughes Mrs. Leah E. Hughes.
Shepard Sawyer, J. M. Stewart and Jesse Stewart are nonresidents of the state of Tennessee, so that the ordinary process of law cannot be served upon them.

It is ordered that with

It is ordered that publication be made for four successive weeks in The Chattaneoga News, a newspaper published in Hamilton county, notifying said honresidents to appear at the next January rules of said court, to be held at the courthouse in Chattaneoga on the first Monday in January next, the same being a rule day of said court, and make defense to said amended bill or the same will be taken for confessed, and the cause set for hearing exparts as to them. It is ordered that publication be made This 20th day of November, 1920 SAM ERWIN, C. & 1 By P. E. McMillon, D. C. & M.

IN CENTRAL GEORGIA

Conditions Favorable for Fair Weather Over This

Section. HOURLY TEMPERATURES.

Weather at 2 p.m., partly cloudy; humidity, 13 hoon, 56; wet bulb, 12 noon, 31.

Weather Conditions.
Considerable cloudiness continues to prevail over the easter nhalf of the

Snowstorms were in progress over eastern Missouri and southeast Michigan, and rain over the upper Pacific plateau.

over Oklahoma this morning, with zero weather over the central northwest and freezing weather as far south as central Georgia, southern Alabama and Mississippi, northern Louisiana and southern

Low pressure areas were centered on the coasts of Maine and the extreme northwest British possessions.

Conditions are favorable for fair weather over this section tonight and Saturday, with colder tonight and continued cold Saturday.

Local Forecast.

Fair and colder tonight. Saturday fair and continued cold.
River Forecast.

fair and continued cold.

River Forecast.

The upper river will fall tonight, Saturday and Sunday. The river will rise over the lower river tonight and Saturday and will fall at Bridgeport Saturday and will fall at Bridgeport Sunday.

Local Data.

Temperature for twenty-four hours (degrees)—Highest yesterday, 40; lowest last night, 20; mean, 34; wet bulb, 7 p.m., 30; wet bulb, 7 a.m., 27.

Corresponding date last year (degrees, 35; lowest, 26; mean, 32.

Normal for this date, 41 degrees.

Accumulated deficiency in temperature since Jan. 1, 321 degrees.

Relative humidity (per cent.)—7 p.m., 68; 7 a.m., 58.

Precipitation for twenty-four hours ending 7 a.m. today, 0 inch.

Total precipitation since Jan. 1, 69, 46 inches.

Accumulated excess is 19, 85 inches.

inches.

Accumulated excess is 19.85 inches.

Highest wind velocity for twenty-four hours ending 7 a.m. today, sixteen miles west.

River stage at 7 a.m. (feet), 20.4; rise

River stage at 7 a.m. (feet), 20.4; rise in twenty-four hours (feet), 4.3:

Weather for Four States.

Washington, Dec. 24.—Forecast;

Tennessee. Kentucky—Fair tonight; somewhat colder in east and central portions; Saturday fair; rising temperature in west portion.

Georgia—Fair tonight and Saturday; colder tonight with heavy frost and freezing temperature in south portion.

Alabama—Fair tonight and Saturday; not much change in temperature; heavy frost and freezing temperature in south portion tonight.

FORECAST FOR WEEK
Washington, Dec. 24.—Weather predictions for the week beginning Monday are:

Ohio valley and Tennessee: Unsettled weather and occasional rains and snows. Moderate temperature first half of week and much colder second half, the cold weather continuing into half, the cold weather continuing into the succeeding week.
Middle Atlantic states: Considerable cloudiness; occasional rains and snows.
Normal temperature until latter part of the week, when the weather will turn much colder.
South Atlantic and eastern guif states: Considerable and occasional rains. Normal temperatures first half and much colder latter half of week.
West guif states: The outlook is for considerable cloudiness and occasional rains: normal temperature first half of the week and much colder latter half.

A Good Word for Chamberlain's
"I am very much pleased to have the opportunity to say a good word for Chamberlain's Tablets," writes Mrs. Mamie Bartel, Moberly, Mo. "I think Mamle Bartel, Moberly, Mo. "I think it is the best thing for stomach troubles and constipation that I have ever used." The above shows the high esteem in which Chamberiain's Tablets are held by those who have used them. Give them a trial. They will do you good.—(Adv.)

aimeda k. Frank and husband, Frank: Margaret Church. Catichurch, Emma Ketchum and hu Allen H. Kotchum; Emma Church tle and husband, Charles H. Tros J. Church, C. H. Thomas, Cherchurch, Mattida A. Landis, Dr. G. J. Church, Emma Church, Nell Church, Josephine Campbell and band, J. V. Campbell; Frank M. Ch. Thomas Heath, Cora Mulford; Charles Church, Francis Church, Hyland Ch. Jr., Albert Church, Sarah Church J. Alice M. Congdon, Charles W. A. Henry Alden, Lewis W. Church, J. Henry Alden, Lewis W. Church, E. Church, Theodore Church, C. Church, Catherine Church, Alice Ch. Douglass J. Church, Frank Sharp, Elish, Mary E. Prentice and hushen, W. Frank McFarland, George E. W. Lucretia Shiffer, Margaret Stratton husband, Whitman Stratton; Habean, Fanny L. Darling and husberge Darliag; Jane D. Clark, M. Clark Dickson, Jenny Olenderi, Russell and husband, Frank K. Margaret A. Hull, Jimmle Church, Frank F. Johnson, Hall Johnson, I. Lula Morey and husband, Frank K. Margaret A. Hull, Jimmle Church Frank F. Johnson, Hall Johnson, I. Johnson, Ann Johnson, Mary E. and husband, William L. Gray; Be Callas and husband, Bert Callas; Do Willis, Johathan Guy Latimer, L. H. Schofferberger and husband, ward H. Schofferberger; Jode The Son and husband, William L. Gray; Be Callas and husband, William Howe, Howe, George Shiffer, Frank Sh. Francis H. Willis, Willard Howe, Howe, George Shiffer, Frank Sh. Francis H. Willis, Willard Howe, Howe, George Shiffer, Frank Sh. Francis H. Willis, Walter Willis, Lewis Sisson, Mary Wallace and husband, Jahr Caidwell, W. B. Caldwell, Leon Caldwell, Mary Delamarter Fariner husband, Mason Farmer; Carris Hokand, Jebert C. Brock husband, George E. Holmes; Cosan and husband, John Vanhorn; W. Caldwell, Mary Delamarter Fariner husband, Mason Farmer; Carris Hokand, John Vanhorn; W. Caldwell, Mary Delamarter Fariner husband, Mason Farmer; Carris Hokand, John Vanhorn; W. Caldwell, Mary Delamarter Fariner husband, Mason Farmer; Carris Hokandhusband, George E. Holmes; Cosan and husband, Albert C. Brock husband, Sis

and F. T. Fancher

J. B. Hunt, Minnie C. Ibson and Glad

Inson.

In this cause, it appearing from at
davit to the bill and amended bill
rovivor, that the defendants, Minnie
Ibson and Gladys Ibson, are noure
dents of the state of Tenneasset, it
are therefore, thereby, required to a
pear on or before the first Monday
January next, before the clerk and ma
ter of said court at his office in Ch
tanooga, Tenn., and make defense
the bill and amended bill of revivor it
against them in said court by the ce
plainants set forth in the above at
cause, or otherwise the bill will be ta
for confessed.

This lish days of November 188

or confessed.

This 16th day of November, 198

SAM ERWIN, C. &

By P. E. McMillon, D. C. & M. Nate N. Silverman

Cotton-Grain-Stocks. Private Wil SHEPARD & GLUCK Booms 1318-1319 HAMILTON

Phones Main 6245-5225 E. W. WAGNER & CO. and

\$1,000,000 STATE OF TENNESSEE BONDS

Sealed proposals will be received by the Funding Board of the State of Tennessee,

JANUARY 10, 1921,

at 12 o'clock at the office of the State Treasurer in the City of Nashville, Tennessee, for the purchase of \$1,000,000 State of Tennessee Victory Bonda, the proceeds of which are to be used in acquiring a site and erecting a Memorial Auditorium and Capitol Annex building.

Such bonds will be of the demonination of \$500.00 each, will be dated January 1, 1921, will bear interest at the rate of 5 per cent, per annum payable semi-annually and the principal payable of years from date, and are exempt from all taxation in Tennessee.

Both principal and interest will be payable in lawful money of the United tates in the Borough of Manhattan, or at the office of the State Treasurer of the option of the purchaser.

The bonds will not be sold for less the Cities of Nashville, Tennessee, the City that the bonds are the tone to the tone t JANUARY 10, 1921,

at 12 o'clock at the office of the State Treasurer in the City of Nashville, Tennessee, for the purchase of \$1,000,000 State of Tennessee Victory Bonds, the proceeds of which are to be used in acquiring a site and erecting a Memorial Auditorium and Capitol Annex building.

Such bonds will be of the demonination of \$500.00 each will be dated January 1, 1921, will bear interest at the rate of 5 per cent, per annum payable semi-annually and the principal payable 40 years from date, and are exempt from all taxation in Tennessee.

Both principal and interest will be judger to comply with terms of his bid.

All bids shall be made in sealed elops upon blank forms furnished by Funding Board and shall be without terlineation or erasure. The successful bidders are required to deposit a certified check payable to the order of the State Treasurer of the purchase price. All bidders are required to deposit a certified check payable to the order of the State Treasurer drawn upon a National Bank or upon a Capitol, Nashville, Tennessee, Scapitol, Nashville, Tennessee,

Funding Board of Tennessee,

C. L. Daughtry. Secreta

IF YOU WANT Snow White -BUY-Biscuits

SELF-RISING FLOUR